

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(has not been audited by a certified public accountant)

As of 28 February 2022

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	778,792	Deposits	94,938,784
Interbank and money market items - net	12,393,198	Interbank and money market items	13,365,731
Financial assets measured at fair value through profit or loss	-	Liability payable on demand	182,175
Derivatives assets	-	Financial liabilities measured at fair value through profit or loss	-
Investments - net	5,709,283	Derivatives Liabilities	-
Investments in subsidiaries and associates - net	250,000	Debt issued and borrowings	873,050
Loans to customers and accrued interest receivables - net	100,940,099	Other liabilities	2,745,580
Properties for sale - net	341,926	<b>Total liabilities</b>	<b>112,105,320</b>
Premises and equipment - net	1,208,740		
Other assets - net	1,313,569	<b>Shareholders' equity</b>	
		Equity portion	5,323,844
		Other reserves	706
		Retained earnings	5,505,737
		<b>Total shareholders' equity</b>	<b>10,830,287</b>
<b>Total assets</b>	<b>122,935,607</b>	<b>Total liabilities and shareholders' equity</b>	<b>122,935,607</b>


	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 December 2021	2,811,319
(2.67 percent of total loans before deducting allowance for expected credit losses)	
Allowance for debtors as prescribed by the BOT for the quarter ended 31 December 2021	5,257,777
Regulatory capital	11,785,049
(14.23 (percent) ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	11,785,049
(14.23 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 28 February 2022 resulting from penalties for violation of the Financial Institutions Business Act B.E. 2551 (2008), Section .....	-

Channels for disclosure of information on capital requirement

For commercial banks	For financial business groups
(under the Notification of the Bank of Thailand)	(under the Notification of the Bank of Thailand)
Re: Disclosure Requirement on Capital Adequacy for Commercial Banks	Re: Disclosure Requirement on Capital Adequacy for Financial Business Groups
Channel for disclosure <a href="http://www.tcrbank.com">www.tcrbank.com</a>	Channel for disclosure <a href="http://www.vnbholding.co.th">www.vnbholding.co.th</a>
Date of disclosure 31 October 2021	Date of disclosure 31 October 2021
Information as of 30 June 2021	Information as of 30 June 2021

We hereby certify that this Summary Statement of Assets and Liabilities is completely, correctly and truly presented.

  
 ..... (Authorized signatory)  
 (KITTIPANT SRIWANNAWIT)  
 Position ASSISTANT MANAGING DIRECTOR

  
 ..... (Authorized signatory)  
 (ROY AGUSTINUS GUNARA)  
 Position MANAGING DIRECTOR

